



Special Attention of:

Regional Directors, Field Office Directors,
 Economists, Public & Indian Housing
 Division Directors, Multifamily Hub Directors,
 Multifamily Program Center Directors

NOTICE PDR-2009-02

Issued: March 19, 2009
 Expires: Effective until superseded

Cross References:

Subject: Transmittal of Fiscal Year 2009 Income Limits
 for the Public Housing and Section 8 Programs

This notice transmits revisions in the income limits used to define the terms "very low-income" and "low-income" in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits are listed by dollar amount and family size.

This year's estimates are the first to take advantage of the Census Bureau's American Community Survey (ACS) three-year data collected between 2005 and 2007. The ACS is the official replacement for the foundation of median family income information: the decennial census "long form" sample. Three-year estimates represent a significant improvement over the one-year estimates used for FY2007 and FY2008 median family incomes and Income Limits. The advantages of three-year estimates include larger sample sizes and greater population coverage. Because sample sizes are larger, margins of error in survey results are smaller which means there is less survey error. Additionally, three-year estimates are available for geographic areas with 20,000 or more in population; therefore, over 95 percent of the national population is covered by these data. Finally, since they represent data spanning three years, not just data from 2007, these estimates, in general, are not quite as high as they would be if only 2007 data were used. This is important because, due to the lag in data availability, HUD must use 2007 or earlier data, which reflect a time of economic expansion instead of the current economic downturn.

Two additional changes were made to the methodology for updating median family incomes for FY2009. Both changes were made in order to improve the stability of estimates from one year to the next. First, surveys with margins of error between 10 percent and 20 percent are not being used to update medians as they were in FY2007 and FY2008. There are very few areas with survey margins of error in this range, but where the margin of error is greater, the estimates tend to be significantly more variable from one-year to the next. Second, use of Bureau of Labor Statistics (BLS) data is no longer necessary. BLS data were used to generate inter-state variation in estimates for areas without ACS surveys. Because so much of the nation's population is covered by three-year ACS estimates, use of BLS data is no longer necessary.

Historically, HUD has held Section 8 Income Limits harmless primarily so that Low Income Housing Tax Credit (Internal Revenue Code section 42) and bond-financed projects (I.R.C. section 142) would not be subject to reductions in income qualification levels and maximum rents. Low Income Housing Tax Credit

(LIHTC) and tax exempt bond-financed housing project income limits and rents are tied by statute to HUD's area median income estimates, and by regulation to HUD's Section 8 Income Limits.

Section 3009 of HERA provides for immediate holding harmless of "area median gross income" for tax credit and tax-exempt bond-financed housing projects with additional inflation provisions for LIHTC and bond-financed projects held harmless by HUD in 2007 and 2008. Because the new law provides a statutory mechanism for achieving the effect of the income limit hold-harmless policy HUD no longer plans to hold income limits harmless.

HUD plans to issue a Federal Register Notice to this effect but has not yet done so. Consequently, HUD will continue to hold Section 8 income limits at previous year's levels in areas where median family income estimates are lower in FY2009 than in FY2008 but will not continue to do so in future years.

Public Housing/Section 8 income limits are used to determine the income eligibility of applicants for the Public Housing, Section 8, and other programs subject to Section 3(b)(2). The revised income limits are based on HUD estimates of median family income for FY 2009.

The most important statutory provisions relating to income limits are as follows:

- very low-income is defined as 50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes;
- low-income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs;
- 30 percent of the area median income is defined as an income targeting standard in the 1998 Act Amendments to the Housing Act of 1937; to avoid inconsistencies with other income limits, it is defined as 60 percent of the four-person family very low-income limit, adjusted for family size, but not allowed to fall below the state Supplemental Security Income (SSI) benefit level for one-person households;
- where the area median family income (MFI) is less than the state non-metropolitan median family income, income limits are based on the state non-metropolitan median; and
- income limits are adjusted for family size so that larger families have higher income limits.

Very Low-Income Limits:

Very low-income limits are calculated using a set of formula relationships. The first step in calculating very low-income limits is to determine what they would be if the four-person limit is based on 50 percent of the estimated area median income. Adjustments are then made if this number is outside formula constraints.

More specifically, the very low-income limit for a four-person family is calculated as follows:

- (1) 50 percent of the area MFI is calculated and tentatively set as the four-person family income limit;
- (2) a minimum four-person income limit is established at the amount required to afford a two-bedroom unit renting at 85 percent of the Fair Market Rent (FMR) if 35 percent of income is used for rent (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);
- (3) a maximum four-person income limit is calculated as the greater of 80 percent of the U.S. MFI or the income needed to afford a two-bedroom unit renting at 100 percent of the FMR if 30 percent of income is used for rent (this adjusts income limits downward for areas with unusually high incomes and relatively moderate rental housing costs);
- (4) in areas where OMB metropolitan area definitions have changed, income limits are not allowed to fall below the previous year's income limits for the largest old FMR area component of the new FMR/income limit area, which is done to minimize program disruptions; and,
- (5) in no instance are income limits less than if based on the state non-metropolitan median family income level (even if the step 2 calculation produces a lower amount).

Low-Income Limits:

Most four-person low-income limits are the greater of: 80 percent of the area median family income, or 80 percent of the state non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, however, calculating low-income limits as 80 percent of median would produce anomalies inconsistent with statutory intent (e.g., very low income limits could be higher than low-income limits). To eliminate this problem, the normal calculation is to set the four-person low-income limit at 1.6 (i.e., 80 percent/50 percent) times the relevant four-person very low-income limit. The only exception to this practice is that the resulting income limit is not allowed to exceed the U.S. median family income level (\$64,000 for Fiscal Year 2009) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

Family Size Adjustments:

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

Number of Persons in Family and Percentage Adjustments

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70%	80%	90%	Base	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, there is the addition of eight percent to the four-person base. The nine-person income limit, for example, is set at 140 (132 + 8) percent of the relevant four-person income limit. Local agencies may round income limits for nine or more persons to the nearest \$50, or may use the un-rounded numbers.

HUD Field Office Responsibilities:

HUD field offices with assisted housing program functions are responsible for maintaining records of income limits for areas within their jurisdiction. Notification of income limit revisions should be promptly distributed to program participants, and field offices should be prepared to make income limits available to the public upon request.

FY2009 income limits are available in multiple formats on the World Wide Web ([www.huduser.org\datasets\il.html](http://www.huduser.org/datasets/il.html)). Questions related to how these income limits apply to the programs of state and other federal agencies should be referred to those agencies. Questions concerning the methodology used to develop these income limits are addressed in the FY2009 Income Limits Briefing Material, which is posted on the income limits website.

/s/

Brian D. Montgomery
Assistant Secretary for Housing -
Federal Housing Commissioner, H

/s/

Paula O. Blunt
General Deputy Assistant Secretary
for Public and Indian Housing, P

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Ames, IA MSA									
FY 2009 MFI: 73300	30% OF MEDIAN	15400	17600	19800	22000	23750	25500	27300	29050
	VERY LOW INCOME	25650	29300	33000	36650	39600	42500	45450	48400
	LOW-INCOME	41050	46900	52800	58650	63350	68050	72750	77400
Cedar Rapids, IA MSA									
Benton County, IA HMFA									
FY 2009 MFI: 65100	30% OF MEDIAN	13700	15650	17600	19550	21100	22700	24250	25800
	VERY LOW INCOME	22800	26050	29300	32550	35150	37750	40350	42950
	LOW-INCOME	36450	41700	46900	52100	56250	60450	64600	68750
Cedar Rapids, IA HMFA									
FY 2009 MFI: 67600	30% OF MEDIAN	14200	16250	18250	20300	21900	23550	25150	26800
	VERY LOW INCOME	23650	27050	30400	33800	36500	39200	41900	44600
	LOW-INCOME	37850	43300	48700	54100	58450	62750	67100	71400
Jones County, IA HMFA									
FY 2009 MFI: 57200	30% OF MEDIAN	12000	13700	15450	17150	18500	19900	21250	22650
	VERY LOW INCOME	20000	22900	25750	28600	30900	33200	35450	37750
	LOW-INCOME	32050	36600	41200	45750	49400	53050	56750	60400
Davenport-Moline-Rock Island, IA-IL MSA									
FY 2009 MFI: 61600	30% OF MEDIAN	12950	14800	16650	18500	20000	21450	22950	24400
	VERY LOW INCOME	21550	24650	27700	30800	33250	35750	38200	40650
	LOW-INCOME	34500	39450	44350	49300	53250	57200	61150	65100
Des Moines-West Des Moines, IA MSA									
FY 2009 MFI: 71700	30% OF MEDIAN	15050	17200	19350	21500	23200	24950	26650	28400
	VERY LOW INCOME	25100	28700	32250	35850	38700	41600	44450	47300
	LOW-INCOME	40150	45900	51600	57350	61950	66550	71100	75700
Dubuque, IA MSA									
FY 2009 MFI: 62500	30% OF MEDIAN	13150	15000	16900	18750	20250	21750	23250	24750
	VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
	LOW-INCOME	35000	40000	45000	50000	54000	58000	62000	66000
Iowa City, IA MSA									
Iowa City, IA HMFA									
FY 2009 MFI: 76000	30% OF MEDIAN	15950	18250	20500	22800	24600	26450	28250	30100
	VERY LOW INCOME	26600	30400	34200	38000	41050	44100	47100	50150
	LOW-INCOME	42550	48650	54700	60800	65650	70550	75400	80250
Washington County, IA HMFA									
FY 2009 MFI: 59200	30% OF MEDIAN	12450	14200	16000	17750	19150	20600	22000	23450
	VERY LOW INCOME	20700	23700	26650	29600	31950	34350	36700	39050
	LOW-INCOME	33150	37900	42600	47350	51150	54950	58700	62500
Omaha-Council Bluffs, NE-IA MSA									
Omaha-Council Bluffs, NE-IA HMFA									
FY 2009 MFI: 69900	30% OF MEDIAN	14650	16750	18850	20950	22650	24300	26000	27650
	VERY LOW INCOME	24450	27950	31450	34950	37750	40550	43350	46150
	LOW-INCOME	39150	44700	50300	55900	60350	64850	69300	73800

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Sioux City, IA-NE-SD MSA									
FY 2009 MFI: 58800	30% OF MEDIAN	12350	14100	15900	17650	19050	20450	21900	23300
	VERY LOW INCOME	20600	23500	26450	29400	31750	34100	36450	38800
	LOW-INCOME	32950	37650	42350	47050	50800	54600	58350	62100
Waterloo-Cedar Falls, IA MSA									
Bremer County, IA HMFA									
FY 2009 MFI: 64800	30% OF MEDIAN	13600	15550	17500	19450	21000	22550	24100	25650
	VERY LOW INCOME	22700	25900	29150	32400	35000	37600	40200	42750
	LOW-INCOME	36300	41500	46650	51850	56000	60150	64300	68450
Waterloo-Cedar Falls, IA HMFA									
FY 2009 MFI: 59900	30% OF MEDIAN	12550	14350	16150	17950	19400	20800	22250	23700
	VERY LOW INCOME	20950	23950	26950	29950	32350	34750	37150	39550
	LOW-INCOME	33550	38300	43100	47900	51750	55550	59400	63250
Adair County, IA									
FY 2009 MFI: 55300	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Adams County, IA									
FY 2009 MFI: 51700	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Allamakee County, IA									
FY 2009 MFI: 52400	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Appanoose County, IA									
FY 2009 MFI: 46500	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Audubon County, IA									
FY 2009 MFI: 48100	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Boone County, IA									
FY 2009 MFI: 63700	30% OF MEDIAN	13350	15300	17200	19100	20650	22150	23700	25200
	VERY LOW INCOME	22300	25500	28650	31850	34400	36950	39500	42050
	LOW-INCOME	35650	40750	45850	50950	55050	59100	63200	67250
Buchanan County, IA									
FY 2009 MFI: 59200	30% OF MEDIAN	12450	14200	16000	17750	19150	20600	22000	23450
	VERY LOW INCOME	20700	23700	26650	29600	31950	34350	36700	39050
	LOW-INCOME	33150	37900	42600	47350	51150	54950	58700	62500

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Buena Vista County, IA FY 2009 MFI: 53600	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Butler County, IA FY 2009 MFI: 54500	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Calhoun County, IA FY 2009 MFI: 53700	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Carroll County, IA FY 2009 MFI: 62500	30% OF MEDIAN	13150	15000	16900	18750	20250	21750	23250	24750
	VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
	LOW-INCOME	35000	40000	45000	50000	54000	58000	62000	66000
Cass County, IA FY 2009 MFI: 52400	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Cedar County, IA FY 2009 MFI: 63100	30% OF MEDIAN	13250	15150	17050	18950	20450	22000	23500	25000
	VERY LOW INCOME	22100	25250	28400	31550	34050	36600	39100	41650
	LOW-INCOME	35350	40400	45450	50500	54550	58600	62600	66650
Cerro Gordo County, IA FY 2009 MFI: 61400	30% OF MEDIAN	12900	14700	16550	18400	19850	21350	22800	24300
	VERY LOW INCOME	21500	24550	27650	30700	33150	35600	38050	40500
	LOW-INCOME	34350	39300	44200	49100	53050	56950	60900	64800
Cherokee County, IA FY 2009 MFI: 55400	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Chickasaw County, IA FY 2009 MFI: 57200	30% OF MEDIAN	12000	13700	15450	17150	18500	19900	21250	22650
	VERY LOW INCOME	20000	22900	25750	28600	30900	33200	35450	37750
	LOW-INCOME	32050	36600	41200	45750	49400	53050	56750	60400
Clarke County, IA FY 2009 MFI: 54400	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Clay County, IA FY 2009 MFI: 55300	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Clayton County, IA FY 2009 MFI: 51900	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Clinton County, IA FY 2009 MFI: 57600	30% OF MEDIAN	12100	13850	15550	17300	18700	20050	21450	22850
	VERY LOW INCOME	20150	23050	25900	28800	31100	33400	35700	38000
	LOW-INCOME	32250	36900	41500	46100	49800	53500	57150	60850
Crawford County, IA FY 2009 MFI: 51900	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Davis County, IA FY 2009 MFI: 52900	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Decatur County, IA FY 2009 MFI: 45000	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Delaware County, IA FY 2009 MFI: 56300	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Des Moines County, IA FY 2009 MFI: 56600	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Dickinson County, IA FY 2009 MFI: 61600	30% OF MEDIAN	12950	14800	16650	18500	20000	21450	22950	24400
	VERY LOW INCOME	21550	24650	27700	30800	33250	35750	38200	40650
	LOW-INCOME	34500	39450	44350	49300	53250	57200	61150	65100
Emmet County, IA FY 2009 MFI: 53300	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Fayette County, IA FY 2009 MFI: 51500	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Floyd County, IA FY 2009 MFI: 53100	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Franklin County, IA FY 2009 MFI: 58300	30% OF MEDIAN	12250	14000	15750	17500	18900	20300	21700	23100
	VERY LOW INCOME	20400	23300	26250	29150	31500	33800	36150	38500
	LOW-INCOME	32650	37300	42000	46650	50400	54100	57850	61600
Fremont County, IA FY 2009 MFI: 60100	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
	VERY LOW INCOME	21050	24050	27050	30050	32450	34850	37250	39650
	LOW-INCOME	33650	38500	43300	48100	51950	55800	59650	63500
Greene County, IA FY 2009 MFI: 53300	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Hamilton County, IA FY 2009 MFI: 59100	30% OF MEDIAN	12450	14200	16000	17750	19150	20600	22000	23450
	VERY LOW INCOME	20700	23650	26600	29550	31900	34300	36650	39000
	LOW-INCOME	33100	37850	42550	47300	51100	54850	58650	62450
Hancock County, IA FY 2009 MFI: 57100	30% OF MEDIAN	12000	13700	15450	17150	18500	19900	21250	22650
	VERY LOW INCOME	20000	22850	25700	28550	30850	33100	35400	37700
	LOW-INCOME	32000	36550	41150	45700	49350	53000	56650	60300
Hardin County, IA FY 2009 MFI: 54100	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Henry County, IA FY 2009 MFI: 60200	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
	VERY LOW INCOME	21050	24100	27100	30100	32500	34900	37300	39750
	LOW-INCOME	33700	38500	43350	48150	52000	55850	59700	63550
Howard County, IA FY 2009 MFI: 55900	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Humboldt County, IA FY 2009 MFI: 60100	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
	VERY LOW INCOME	21050	24050	27050	30050	32450	34850	37250	39650
	LOW-INCOME	33650	38500	43300	48100	51950	55800	59650	63500
Ida County, IA FY 2009 MFI: 55700	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Iowa County, IA FY 2009 MFI: 63200	30% OF MEDIAN	14150	16150	18200	20200	21800	23450	25050	26650
	VERY LOW INCOME	23550	26900	30300	33650	36350	39050	41750	44400
	LOW-INCOME	37700	43100	48450	53850	58150	62450	66750	71100

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Jackson County, IA FY 2009 MFI: 54700	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Jasper County, IA FY 2009 MFI: 62500	30% OF MEDIAN	13150	15000	16900	18750	20250	21750	23250	24750
	VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
	LOW-INCOME	35000	40000	45000	50000	54000	58000	62000	66000
Jefferson County, IA FY 2009 MFI: 56600	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Keokuk County, IA FY 2009 MFI: 54000	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Kossuth County, IA FY 2009 MFI: 53100	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Lee County, IA FY 2009 MFI: 53600	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Louisa County, IA FY 2009 MFI: 56800	30% OF MEDIAN	11950	13650	15350	17050	18400	19800	21150	22500
	VERY LOW INCOME	19900	22700	25550	28400	30650	32950	35200	37500
	LOW-INCOME	31800	36350	40900	45450	49100	52700	56350	60000
Lucas County, IA FY 2009 MFI: 49500	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Lyon County, IA FY 2009 MFI: 58300	30% OF MEDIAN	12250	14000	15750	17500	18900	20300	21700	23100
	VERY LOW INCOME	20400	23300	26250	29150	31500	33800	36150	38500
	LOW-INCOME	32650	37300	42000	46650	50400	54100	57850	61600
Mahaska County, IA FY 2009 MFI: 56700	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19850	22700	25500	28350	30600	32900	35150	37400
	LOW-INCOME	31750	36300	40800	45350	49000	52600	56250	59850
Marion County, IA FY 2009 MFI: 66000	30% OF MEDIAN	13850	15850	17800	19800	21400	22950	24550	26150
	VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40900	43550
	LOW-INCOME	36950	42250	47500	52800	57000	61250	65450	69700

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Marshall County, IA FY 2009 MFI: 59700	30% OF MEDIAN	12550	14300	16100	17900	19350	20750	22200	23650
	VERY LOW INCOME	20900	23900	26850	29850	32250	34650	37000	39400
	LOW-INCOME	33450	38200	43000	47750	51550	55400	59200	63050
Mitchell County, IA FY 2009 MFI: 53200	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Monona County, IA FY 2009 MFI: 53200	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Monroe County, IA FY 2009 MFI: 53800	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Montgomery County, IA FY 2009 MFI: 51800	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Muscatine County, IA FY 2009 MFI: 62700	30% OF MEDIAN	13150	15050	16900	18800	20300	21800	23300	24800
	VERY LOW INCOME	21950	25100	28200	31350	33850	36350	38850	41400
	LOW-INCOME	35100	40100	45150	50150	54150	58150	62200	66200
O'Brien County, IA FY 2009 MFI: 55400	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Osceola County, IA FY 2009 MFI: 54200	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Page County, IA FY 2009 MFI: 54800	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Palo Alto County, IA FY 2009 MFI: 54000	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Plymouth County, IA FY 2009 MFI: 64400	30% OF MEDIAN	13500	15450	17350	19300	20850	22400	23950	25500
	VERY LOW INCOME	22550	25750	29000	32200	34800	37350	39950	42500
	LOW-INCOME	36050	41200	46350	51500	55600	59750	63850	68000

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Pocahontas County, IA FY 2009 MFI: 52400	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Poweshiek County, IA FY 2009 MFI: 60200	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
	VERY LOW INCOME	21050	24100	27100	30100	32500	34900	37300	39750
	LOW-INCOME	33700	38500	43350	48150	52000	55850	59700	63550
Ringgold County, IA FY 2009 MFI: 44500	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Sac County, IA FY 2009 MFI: 52300	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Shelby County, IA FY 2009 MFI: 57700	30% OF MEDIAN	12100	13850	15550	17300	18700	20050	21450	22850
	VERY LOW INCOME	20200	23100	25950	28850	31150	33450	35750	38100
	LOW-INCOME	32300	36900	41550	46150	49850	53550	57250	60900
Sioux County, IA FY 2009 MFI: 61800	30% OF MEDIAN	13000	14850	16700	18550	20050	21500	23000	24500
	VERY LOW INCOME	21650	24700	27800	30900	33350	35850	38300	40800
	LOW-INCOME	34600	39550	44500	49450	53400	57350	61300	65250
Tama County, IA FY 2009 MFI: 56400	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Taylor County, IA FY 2009 MFI: 48000	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Union County, IA FY 2009 MFI: 53500	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Van Buren County, IA FY 2009 MFI: 47000	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Wapello County, IA FY 2009 MFI: 50300	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Wayne County, IA FY 2009 MFI: 45900	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Webster County, IA FY 2009 MFI: 56000	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Winnebago County, IA FY 2009 MFI: 61100	30% OF MEDIAN	12850	14700	16500	18350	19800	21300	22750	24200
	VERY LOW INCOME	21400	24450	27500	30550	33000	35450	37900	40350
	LOW-INCOME	34250	39100	44000	48900	52800	56700	60650	64550
Winneshiek County, IA FY 2009 MFI: 58900	30% OF MEDIAN	12350	14100	15900	17650	19050	20450	21900	23300
	VERY LOW INCOME	20600	23550	26500	29450	31800	34150	36500	38850
	LOW-INCOME	32950	37700	42400	47100	50850	54650	58400	62150
Worth County, IA FY 2009 MFI: 53900	30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21100	22450
	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
	LOW-INCOME	31700	36250	40750	45300	48900	52550	56150	59800
Wright County, IA FY 2009 MFI: 56900	30% OF MEDIAN	11950	13650	15350	17050	18400	19800	21150	22500
	VERY LOW INCOME	19900	22750	25600	28450	30750	33000	35300	37550
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56400	60050